DOCUMENT RESUME

ED 118 820 CE 006 356

TITLE	Planning Guide for Consumer Education...Grades K-12: A Pilot Program Developed in the Westborough Public Schools.
INSTITUTION	Framingham State Coll., Mass.
SPONS AGENCY	Bureau of Occupational and Adult Education (DHEW/OE), Washington, D.C.; Massachusetts State Dept. of Education, Boston. Office of Consumer and Homemaking Education.
PUB DATE	Aug 72
NOTE	82p.; For a report of a Field Test of this guide and additional curriculum materials, see CE 006 415; Prepared by Department of Home Economics at Framingham State College
EDRS PRICE	MF-$0.83 HC-$4.67 Plus Postage
DESCRIPTORS	*Consumer Economics; *Consumer Education; *Curriculum Guides; Educational Objectives; *Elementary Secondary Education; Interdisciplinary Approach; *Learning Activities; Resource Guides; Teacher Developed Materials
IDENTIFIERS	Massachusetts (Westborough)

ABSTRACT

Suggested learning activities for teaching consumer education to K-12 students which can be integrated into the regular curriculum are provided in the guide. The guide is divided into four areas which focus on the different roles of the consumer: (1) the consumer's values and goals--self-development, health and safety, decision making, and occupations; (2) the consumer's management of resources--personal resources, environmental resources, time, and money; (3) the consumer and the economic system--structure and operation of our system, money in our economic system, role of government, and role of the consumer; and (4) the consumer and mass communications--primary purpose, contributing influences, and consumer rights and responsibilities. Generalizations about each topic area are briefly presented. Objectives and suggested learning activities are provided within each area for the following levels: primary (K-4), intermediate (5-8), and secondary (9-12). A list of locally available resources includes bibliographies and directories, textbooks, suggested pamphlets and booklets, curriculum guides and teaching guidelines, audiovisual materials, and teacher-made resources. A local community resources list presents suggested speakers and field trips and is included as an example of school-community liaison. (EC)

Documents acquired by ERIC include many informal unpublished materials not available from other sources. ERIC makes every effort to obtain the best copy available. Nevertheless, items of marginal reproducibility are often encountered and this affects the quality of the microfiche and hardcopy reproductions ERIC makes available via the ERIC Document Reproduction Service (EDRS). EDRS is not responsible for the quality of the original document. Reproductions supplied by EDRS are the best that can be made from the original.

JAN 29 1976

PLANNING GUIDE

CONSUMER EDUCATION

ED118820

CE006356

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL NATIONAL INSTITUTE OF EDUCATION POSITION OR POLICY

K-12

PLANNING GUIDE
for
CONSUMER EDUCATION.....GRADES K-12

A Pilot Program developed in the Westborough Public Schools

Home Economics Department, Framingham State College
Framingham, Massachusetts

Consumer and Homemaking Section, Division of Occupational Education
Massachusetts Department of Education
Boston, Massachusetts

August 1972

PREFACE

This Planning Guide for Consumer Education Grades K-12 is the result of a two year pilot project, authorized by the Consumer and Homemaking Section, Division of Occupational Education, Massachusetts Department of Education, with federal funds from 1968-69 Amendments to Vocational Education Act of 1963 (PL90-576). Initiated by Framingham State College, the project director is Dr. Constance B. Jordan, Chairman of the Department of Home Economics and Project Coordinator is Anna C. Alden.

The major purpose of the project is to define and create a model interdisciplinary curriculum for Consumer Education for grades K through 12. With the approval of Dr. Edward E. Kelleher, Superintendent of Schools, Westborough was chosen as the pilot community.

Performance objectives for the pilot program were developed:

1. Identify the educational needs of primary, intermediate, and secondary students with respect to consumer education.
2. Examine the present curriculum to determine the consumer education learning experiences currently being taught at different grade levels and by different teachers.
3. Determine the feasibility of a continuous program of consumer education for grades K through 12, utilizing an interdisciplinary approach.
4. Identify significant concepts for consumer education.
5. Specify educational goals in terms of behavorial outcomes.
6. Develop and validate learning experiences.
7. Explore available community resources and plan and utilize community experiences which enhance the in-school program.

To implement the purpose and to carry out the project objectives, a system-wide approach was utilized. The systems approach in consumer education as described in the publication Suggested Guidelines for Consumer Education states, "Possibly the most ambitious and far-reaching approach to Consumer Education is a system-wide commitment involving students, teachers, administrators, parents, business, consumer organizations, and other community interests--. To be truly effective, a system-wide approach must include elements from outside the school system. Unless the community is involved in the planning, implementation, and evaluation stages, an important and positive force will be lacking."

The components of the system derived from the performance objectives were:

1. Faculty Planning Group - composed of thirty teachers, administrators, guidance personnel.
2. Student Planning Group - composed of representative students, grades 5-12.
3. Community Planning Group - composed of community social and service clubs, business and industry representatives.
4. Survey Questionnaire Data - compiled from 639 schedules completed by parents of school children.
5. Educational Resources - including President's Committee on Consumer Interests, Curriculum Guides from USA, New Jersey Center for Consumer Education Services and Project Consultants and Faculty at Framingham State College.

Preliminary results from a parent questionnaire sent to 1500 families in Westborough revealed a need for children to understand the value of money. The teachers surveyed consumer needs and problems of students through questionnaires to students in grades five through twelve. Reading materials, curriculum guides, bibliographies and learning materials were studied. Resource personnel from the Federal Trade Commission, Food and Drug Division, Department of Health, Education and Welfare, as well as project consultants Dr. Kenneth Sheldon, Boston University, Dr. Raymond Anderson, University of Maryland. Miss Joan Broadcorens and Dr. Pauline Hall of Framingham State College provided insights in consumer education content and processes.

During the first year (1970-71), the faculty planning group, composed of classroom teachers and representatives from administration, guidance, helath council, home economics and special education held monthly working sessions and an intensive four day workshop during April vacation; concepts, generalizations and learning experiences were developed. At a summer workshop in July, a group of teachers and the coordinator developed the resource materials for the Planning Guide.

For the second year of the program fifteen additional teachers joined the planning group and the Planning Guide was put into use by classroom teachers. Monthly meetings were held to discuss and evaluate the reports made by teachers using The Guide. Another workshop was held in April 1972 to re-evaluate and restructure the Planning Guide.

Members of the Faculty Planning Group for the two years of the project were E. Philip Ballard, Florence Bray, Mary Callahan, John P. Cameron, Priscilla Chapman, Jeffrey Davis, Anita Drisko, Marie Fay, Shirley Foss, Sara Gannon, Sara Gibbons, (Assistant Superintendent, Elementary Education), Irving Gottlieb, Henry Holmgren, Doris Iandoli, Winifred Innis, Susan Johnson, Attila Kariko, Nancy Kuivila, Donald LaBrie, Marie Loosemore, Richard Mannix, Tony Markvenas, Mary McCann, Bruce McKay, Ella McLaughlin, Beatrice McQueen, Dorothy Mello, Rita Morin, Phoebe Newton, Kenneth Perlow, Mavis Potter, Robert Ryan and Clayta Spear.

Recognition also goes to Mrs. Jean Marks, Senior Supervisor Consumer and Homemaking Education, Division of Occupational Education; Margaret Sullivan and Olivia Andrews, Framingham State College graduates; and Mary Duane, project secretary, for their individual contributions.

The cover of the Planning Guide is the work of Deborah Chabot, a junior at Westborough High School. This original design was awarded first prize in a contest in the Westborough Public Schools judged by Mr. Fred Fiandaca, Assistant Professor of Art at Framingham State College.

TABLE OF CONTENTS

	PAGE
INTRODUCTION	1
CONTENT OUTLINE	2
THE CONSUMER: HIS VALUES AND GOALS	3
THE CONSUMER: HIS MANAGEMENT OF RESOURCES	17
THE CONSUMER AND THE ECONOMIC SYSTEM	30
THE CONSUMER AND MASS COMMUNICATIONS	47
RESOURCE MATERIALS	57
COMMUNITY RESOURCES LIST	66

INTRODUCTION

TO THE CLASSROOM TEACHER FROM THE FACULTY PLANNING GROUP

The ideas and activities in this Guide are different. It was created by teachers, for teachers. It contains practical suggestions for classroom activities that you can use with your classes, no matter what grade or subject you teach. In addition to its applicability, your students will learn something of value, and hopefully they will enjoy themselves while they are doing it. No guarantee, but it is a possibility.

The Guide will lead you into the field of Consumer Education. It won't make you a consumer expert, like Ralph Nader, but it will help you to investigate the problems of consumerism with your class. It does not matter what you teach; science, math, home economics, English, art, physical education, special education, etc., since anyone can use it.

That last statement might make you skeptical. OK! But there is an answer. You see, Consumer Education is not meant to be taught at one specific time of the day or week, on a regular schedule. Rather it is an interdisciplinary subject that can be incorporated within your class whenever the need arises. The key word is spontaneity. When the class shows a desire for some aspect of consumer education, this Guide will help you keep that desire alive. Of course there is a catch; you will have to know what is in the Guide if you want to use it effectively. Also, we all know that spontaneity isn't always spontaneous; sometimes you can help it along a little. No matter. If you need help or suggestions you'll find it here.

There's nothing obscure or mysterious about consumer education. Basically it hopes to make the student more aware of his role as a consumer in our complex economic system.

Since the final goals of consumer education relate to the student as an adult, after he leaves school, the continuity of the ideas must be stressed. To make this more obvious the Guide is divided into four content areas, which treat the consumer in his various roles: with himself; with others; with the economy; and with mass communications. The content outline on the next page shows the overview of the program with the interrelationships of the various content areas.

You may have noticed that there is some repetition among the content areas. Also there are learning experiences in some sections of the Guide that can be adapted for other grade levels. Since no child will be exposed to all of the program this presents little problem. Indeed the entire beauty of the Guide is in its flexibility. You can pick and choose what you want. You can exercise your own creativity to the extent that you desire.

The rest is up to you. Now you have the tools, not just abstract theories that sound good in a textbook, but actual tested activities that can be used to make learning what it should be, enjoyable, exciting, and educational. We're sold on consumer education, and we hope that you will be too. Maybe it will even help you answer the question asked by a recent book, What Do I Do Monday? We suggest this, "Do Consumer Ed.".

CONTENT OUTLINE

I. THE CONSUMER: HIS VALUES AND GOALS

A. Self Development

B. Health and Safety

C. Decision Making

D. Occupations

II. THE CONSUMER: HIS MANAGEMENT OF RESOURCES

A. Personal Resources

B. Environmental Resources

C. Time

D. Money

III. THE CONSUMER AND THE ECONOMIC SYSTEM

A. Structure and Operation of Our System

B. Money in Our Economic System

C. Role of Government

D. Role of the Consumer

IV. THE CONSUMER AND MASS COMMUNICATIONS

A. Primary Purposes

B. Contributing Influences

C. Consumer Rights and Responsibilities

I. THE CONSUMER: HIS VALUES AND GOALS

The consumer consciously or unconsciously employs personal values and goals as an individual. He should realize his values and goals are influenced by his total environment. He should also recognize his existence requires certain rights and responsibilities toward himself and his environment. Consequently he will be able to evaluate his own life patterns and spending habits in terms of his values and goals.

A. SELF DEVELOPMENT

GENERALIZATIONS

- A person's values and goals are formed during the process of self-development.
- The total environment - family, community, the larger society - contributes to the development of an individual's attitudes, values, and goals.
- A positive view of self, identification with others and openess to experience are characteristics of the "whole person".

PRIMARY (K-4)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• recognize that he is an individual and explain the reasons for the differences between himself and other people.	• Make a chart showing different consumer choices of men, women, boys, and girls. Report about how a child, his mother, and his father would spend a specific amount of money. Discuss how age and sex influence values and goals.
• make a choice from a given group of alternatives and discuss his reasons for making this choice.	• Suggest a practical gift for your mother or father. List what you know about your mother or father that helps you decide upon a gift.

A. SELF DEVELOPMENT (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
	• Discuss how personal habits change with fluctuations in price, family income, family likes and dislikes.

INTERMEDIATE (5-8)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• construct a personal inventory to measure development of the self and to demonstrate an understanding of values and goals.	• Take a personal preference inventory test. (See examples in Curriculum Guides listed in Resource Materials section.)
	• Establish a list of values according to your priority.
	• Use these proverbs for discussion and charade games: "Experience is the best teacher. Practice is the best of all instructors." "No wonder it is hard to save money; the neighbors are always buying things we cannot afford!" "Money is a good servant but a poor master."
	• Using The Phantom Tollbooth - Norton Juster, Scholastic Books 1961, discuss buying words or letters. Which would be more valuable than the other?
• analyze a case study of one family's spending record and identify the values and goals of this family.	• Make a list of "Spur of the Moment Purchases: and discuss possible reasons for these purchases; relate these to student's values and goals. Evaluate each purchase as to usefulness and continued satisfaction.
	• Study two different family-spending patterns. Relate their spending to their values and goals.

A. SELF DEVELOPMENT (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
	• Using "the ant and the grasshopper" theme, make short skits depicting thrifty and spendthrift family situations.
	• Take a classroom poll - different people have different reasons for saving. Classify these: Reasons for Savings.

SECONDARY (9-12)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• develop an answer to the question, "Who am I?" in terms of his values, goals, interests, and attitudes towards life.	• Make a chart showing the values and goals of yourself and your family. Identify values and goals held in common between the individual and the family as well as those in conflict.
	• Analyze the relationship of family size, income, values, etc. to obtaining personal goals.
• determine how the environment has influenced his total behavior.	• Discuss the following statement: Pressures on the individual are exerted by the group in various social situations in the home, school, and neighborhood. One often accepts the social and moral standards of the group: sex, shop-lifting, drugs, stealing in school and gym, etc.
• determine how individual members of the community can bring about change in the environment.	• Research and report about how the environment affects the individual, such as the impact of a computerized society, war, or our future in space.

B. HEALTH AND SAFETY

GENERALIZATIONS

- Taxes help to provide health care and facilities and to assure citizens of safety via police and fire protection and through agencies. In this way citizens share responsibility for health and safety services.
- When safety is emphasized in the selection and use of consumer products, the possibility of personal injury and product damage is reduced.
- The conditions of our natural environment affect and are affected by the health and safety practices of individuals in communities and industry.
- Individuals have a right to good health and safety, but also have the responsibility of establishing proper health and safety habits for prevention and protection. This includes financial responsibilities of savings, insurance, and taxes.

PRIMARY (K-4)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• demonstrate through words and pictures an understanding of self responsibility in the prevention of accidents.	• Make posters with such titles as: "For Safety's Sake"; "Stop Pollution Now"; "Police Working for You". • List and dramatize the common causes of home accidents. • Select a particular product - note safety features, convenience, utility, etc. • Compare the safety features of various consumer products, such as toys.
• practice good habits of conservation by caring for plants and animals and by participating in a "Keep Our City Clean" drive.	• Tour the neighborhood for examples of water pollution, soil erosion, improper handling of trash, etc.

B. HEALTH AND SAFETY (continued)

INTERMEDIATE (5-8)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• demonstrate that personal health and consciousness affect the individual as well as all members of society.	• Plan and participate in a program such as: "Ecology Action Group"; "Prevention of Accidents in the Home and Community"; "Public Health Facilities in Our Town". • Concerning health and safety, list or draw for display: "How do I avoid these experiences?" Use examples such as a broken arm or toe, insect bites, lost or damaged property, etc. • Prepare a program about accidents and illnesses that befall us. For example, use two characters: (a) one who planned ahead and obtained an insurance check in the end; (b) "Bad luck, Charlie!", who did not plan ahead. • Discuss habits, such as smoking, that are expensive and what else might be done with the money. Evaluate their effect on health and safety. • Compare generic brands of drugs and cereals for content and effect.

8. HEALTH AND SAFETY (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
	• Set up an ecology group within the school. Students run the project and develop posters, cans, songs etc. Discuss the cost of keeping a school clean and how it can be cut back.

SECONDARY (9-12)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• identify consumer products and practices which are harmful or potentially harmful to himself and to the environment.	• Analyze and compare contents of a specific product. For example, analyze different brands of commonly used pain-killers, headache remedies, cold capsules, etc.
• define individual rights and responsibilities for health and safety.	• Investigate specific products from health food stores. Discuss the advantages and disadvantages of these products.
	• Study the relationship between ecology and product packaging. Bring examples of different types of packages to class.
• develop personal habits for health and safety which are consistent with acceptable standards for responsible behavior.	• Conduct a rat experiment to show the effects of nutritional differences between diets. Use two different diets, one which is nutritionally balanced and the other a teenage diet.
	• Compare low, average and high calorie diets for cost and nutritional value.

B. HEALTH AND SAFETY (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
	• Discuss procedures for registering consumer complaints. Invite guest lecturers from various consumer agencies such as the BBB, FTC, FDA; to learn how they help the consumer and protect the public.

C. DECISION MAKING

GENERALIZATIONS

- The process of decision making involves careful evaluation of self and situation.
- All individuals have physiological needs; such as the need for food, clothing, shelter, health and recreation.
- When making a purchasing decision, consider things we need before things we want.
- The needs and wants of parents and children are sometimes complementary and at other times conflicting.
- People's different needs and wants determine their consumer choices.
- The alternatives involved in a decision or choice represent disadvantages as well as advantages.
- When making a choice between items, the cost of one item eliminates the opportunity to buy another item with the same money.

C. DECISION MAKING (continued)

PRIMARY (K-4)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• be able to differentiate which items in a set of pictures represent his needs and which represent his wants.	• Debate--Wants and Needs. The students will collect pictures and discuss whether each represents a want or a need and why an item may fit either or both categories.
• be able to make wise choices given a limited amount of play money.	• Make collages of Wants and Needs. • Illustrate how the number of wants increases as a person's income increases. Discuss this in terms of a child's allowance. • Define "bargain" in terms of needs, cost, and one's values. • Write an essay or tell a story about the restrictions on a child's personal freedom of choice. Include considerations of family and income.

INTERMEDIATE (5-8)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• identify his needs and wants and differentiate between them.	• Debate the luxury or necessity of certain items, such as a car, refrigerator, freezer, or television.

C. DECISION MAKING (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• demonstrate the relationship of personal and family choices to values, goals, and income.	• List your needs, wants, and cash on hand. Plan for spending this cash. • Discuss how you spent your last allowance. Relate this expenditure to your values and goals. • Plan a classroom party within a specific budget. Consider the desires of class members. • Based on a case study, organize a debate about whether a family should buy a color TV or take a vacation of equivalent cost.

SECONDARY (9-12)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• recognize his priorities of needs and wants according to the relationship of his values, goals, and income (or expected income).	• Investigate choices which affect health, clothing, food, and recreation. Relate these to your needs, wants, and income. • Consider alternative styles of living. Decide upon one which best suits your values and goals. Write a poem or essay describing your choice.

C. DECISION MAKING (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• Develop criteria for making decisions in a family situation and evaluate the decision making process.	• Role play family decision-making situations. Dramatize the conflicts between individual and family needs and wants in choosing how to spend family income. Arrive at a settlement for the family.

D. OCCUPATIONS

GENERALIZATIONS

- Various factors influence people's occupations, such as health, family tradition, age, education, economics, opportunities available, skills, interests and personal satisfactions.
- Almost everyone is both a producer and a consumer.
- Individual or family income, used to purchase goods and services, is influenced by choice of occupation and productivity.
- When a family employs others to do its work, it is consuming services.
- Opportunities to work and to earn may be increased with additional education and training.
- Personal satisfaction is a non-monetary reward of work resulting from choosing a suitable job and doing it well.

D. OCCUPATIONS (continued)

PRIMARY (K-4)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• identify at least three occupations that interest him and describe the duties and rewards of each.	• Identify pictures of adults and children at work. Make a collage from these pictures of workers. • Draw pictures to illustrate jobs done by various workers. • Plan and execute a puppet show of workers explaining what they do. • Exhibit tools used by various workers. • List various occupations known to children, and investigate those not as familiar; their functions, economic and personal satisfaction. • Construct a mural of jobs children do in their homes, and of chores done in the classroom. • List ways children can earn money and record the amount actually earned by each child in the class. • Use bulletin boards to show parents who produce goods and parents who produce services. • List people responsible for the goods and services you consumed today.

D. OCCUPATIONS (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• demonstrate that people are both producers and consumers of goods and services, using a play or drama about a family situation.	• Make a picture chart showing a specific need (shelter), how families make or maintain it (paint, clean) and other workers needed (builder, plumber). • Make a bulletin board of a home or school under construction, showing various workers. • Invite school workers, such as secretaries, custodians, or cafeteria personnel, to the classroom. Discuss their jobs and training. • Interview town employees and tape the interviews for the class to hear. Discuss the importance of community helpers. (See Community Resources List) • Make a bulletin board with a family in the center surrounded by consumer services (doctor, dentist, baby sitter, baker, teacher, policeman, builder, military serviceman, librarian, clothing manufacturer, town employees, etc.). • Discuss "What would happen if each family were responsible for all services" (police, fire protection, etc.).

D. OCCUPATIONS (continued)

INTERMEDIATE (5-8)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• investigate a career for himself to show that he understands the factors which influence choice of occupation.	• Write about your parents' occupation and include at least three factors which influenced their choice or work. • Interview an employee in a particular occupation to learn why they chose their job, what qualifications are needed, and what duties and benefits they have. (See Community Resources List)
• establish priorities regarding education, income, and personal satisfaction of an occupation according to his values and goals.	• Construct a mural of workers who perform services for families. • Choose a professional career, and then list the factors involved in training and education for it. • Make mobiles of what income may include beyond money (insurance, security, health benefits, vacations). • Debate the topic: "Salary and benefits vs. Happiness and satisfaction" in a career.

D. OCCUPATIONS (continued)

SECONDARY (9-12)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• explain the relationship between occupation, income, and living standard.	• Analyze case studies of adults to determine the factors which influenced their choice of occupation. • List occupations which are interesting to you. Choose one or two which seem to be realistic jobs for you and investigate further the qualifications, training, duties, benefits, and availability of the job in your area.
• evaluate his progress toward preparation for a career and chart plans necessary for securing a job of his choice.	• Invite speakers from various trades to show job specifications to the class. (See Community Resources List) • Visit various industries in the area with possible available employment opportunities. (See Community Resources List) • Participate in actual job situations. Observe and assist the employees. • Compare monetary to personal rewards in regard to occupational choice. • Watch and evaluate a videotaped job interview.

II. THE CONSUMER: HIS MANAGEMENT OF RESOURCES

The decisions of consumers reflect differences in resource management as well as differences in values and goals. One reason for this is the availability and/or scarcity of resources which affects the range of choice a consumer may have. Good management of resources is required of consumers because resources are limited, while wants may be unlimited. The student should understand that different types or combinations of resources, both personal and environmental, may be used to increase his effectiveness in meeting his needs and wants.

A. PERSONAL RESOURCES

GENERALIZATIONS

- Personal resources include energy, talent, ability and knowledge.
- The effectiveness of personal resources may be either increased or reduced by environmental conditions.

PRIMARY (K-4)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• identify his personal strengths and weaknesses.	• Prepare a list of activities which you do best and another list of activities you would like to do better.
• choose activities to increase his personal resources, such as practicing drawing, reading books, or climbing up a ladder.	• Make items, such as Christmas decorations or Valentine cards, and sell them, using paper money. Discuss the value of personal creativity. • Compare the cost of an item made at home with the same one bought in a store, for example, doll clothes.

A. PERSONAL RESOURCES (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
	• List ways that a child can increase his personal resources. (For example: education may increase knowledge practice - ability.)

INTERMEDIATE (5-8)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• use his personal resources to the best advantage in a do-it-yourself project of his choice.	• Choose a do-it-yourself project, such as repairing toys. Compare the differences of workmanship, functionality, and cost between repairing something in the home or taking it to a shop or store.
• plan how to increase his personal resources so that his use of other resources, such as time and money, will be reduced.	• Compare the cost of making an outfit to buying a similar garment. Discuss the use of personal resources in making an outfit.
	• Using pictures or actual materials give demonstration talks to show how do-it-yourself projects can help stretch the family income.
	• List your needs, wants, and cash on hand. Plan how use of your personal resources can increase the number of needs and wants you receive with the same amount of cash.

A. PERSONAL RESOURCES (continued)

SECONDARY (9-12)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• recognize his personal resources and participate in activities to strengthen them.	• Investigate and compare the costs of purchasing vs. making various projects, such as films or tapes. What are the costs in terms of the personal resources of energy, ability, knowledge, and talent?
• evaluate his use of personal resources in satisfying his needs and wants.	• Investigate the personal factors influencing choice of housing for a family. • Plan a nutritious meal on some small amount of money ($2.50 - $3.00) for a family of 4-6. Use the four basic food groups. Tell how the use of personal resources can affect the amount of other resources (eg. money) you have to use.

B. ENVIRONMENTAL RESOURCES

GENERALIZATIONS

- Environmental resources are both natural and man made.
- Communities, states and the nation provide resources in the form of goods and services for public use.

B. ENVIRONMENTAL RESOURCES (continued)

PRIMARY (K-4)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• demonstrate his awareness of recreational facilities in the community by identifying and evaluating three or more.	• Identify recreational facilities in the community and make a map of their location. • List and draw pictures of the environmental resources that you have used today. • Investigate the resources available in your school. Make a check list showing how often you have used them.
• tell how to use school and town assets which are resources for the public.	• Investigate inexpensive family recreation in this area. • Make dioramas of the recreational facilities in town. • Discuss why fees are required at the ski tow, and the fishing pond. How are they used? • Figure the cost of books you use in the library if they had to be bought instead of borrowed.

INTERMEDIATE (5-8)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• analyze the environmental resources available to him and plan how he may make optimal use of them.	• Read Robinson Crusoe and discuss the use of environmental resources in this story.

B. ENVIRONMENTAL RESOURCES (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
	° List and illustrate sources of information available to you in school, at home and in the town. Compile these for a class project.
	° Collect labels of similar products to note the differences. What information is given on labels? Make a collage of labels.
	° Compare environmental resources provided by the town, state and nation. Note similarities and differences.

SECONDARY (9-12)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
° increase his use of environmental resources when seeking information and when participating in recreational activities.	° Make a slide presentation of environmental resources. Include both natural and man made resources and indicate any that are provided by the town, state or nation.
° appraise the environmental resources available in the community and suggest ways to improve them.	° List the environmental resources that you already use. Find new ways to use these resources.
	° Write about the relationship between environmental resources and other resources. For example, using a public library is less expensive than buying books yourself, and the library provides information which can increase your knowledge, a personal resource.
	° Compile information to use in building a resource center in the school that is available for graduates and adults. Send out questionnaires to help determine the needs of the community.

C. TIME

GENERALIZATIONS

- Time is a limited resource for each individual.
- For most people time is spent in structured, or scheduled activities, such as school or work, and in leisure, or unscheduled activities.
- As with all other resources, the use of time affects and is affected by the use of every other resource.

PRIMARY (K-4)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• differentiate between time spent in structured activities and time spent in leisure activities.	• Make a chart showing "An Exciting Way to Spend Saturday" using either a specific amount of money or no money. • Draw a circle graph showing how much of the day or week is used for sleeping, eating, etc.. Make one for children and one for parents, then compare the two. • Draw clocks showing the time family members leave for work and school. Why are starting times different?
• investigate new leisure activities that he would enjoy.	• Make a collage or display of children's hobbies. Write reports and interview each other to learn about different hobbies. Make a chart listing hobbies by cost--free, inexpensive, more expensive. • Set up a hobby committee to help new hobbyists start to plan for and purchase materials.

C. TIME (continued)

INTERMEDIATE (5-8)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• evaluate the use of time relative to both work and leisure activities.	• Make a chart showing how you spent your time today. Which of the activities were scheduled, or structured, and could not be changed?
• be able to explain how time is related to the use of other resources.	• Plan for creative use of leisure time. Make a time schedule for a week. After the week is over, evaluate reasons for following or not following it.
	• Debate or discuss: "Time Is More Important Than Money"; "Spending Time vs Spending Money".
	• Discuss the merits of shopping around for a "good buy".
	• Compare costs of sports and recreation equipment. Do you think that sports is an expensive leisure time activity?
	• Consider a specific hobby. Discuss the advantages and disadvantages of the hobby in terms of time, satisfaction and cost.

C. TIME (continued)

SECONDARY (9-12)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• account for his use of time as compared to using other resources.	• Analyze the time schedule that you now follow. Make improvements in your use of time. Be able to justify your use of time to others in a discussion. • Compare 24-hour time schedules of a student and an employee. Note the similarities and differences.
• plan how he will use time to his advantage after he has completed school.	• List ways in which people can maximize their use of time. • Discuss various uses of leisure time; investigate various hobby projects. • Investigate the cost of different leisure time sports and hobbies. • Compare costs of food items prepared at home from basic ingredients with the costs of prepackaged foods. • Analyze the cost of convenience items: food, paper goods, labor saving appliances, etc. Discuss "time vs money".

D. MONEY

GENERALIZATIONS

- Money is a medium of exchange for goods and services, and is generally accepted as a standard of value.
- Money is of value to an individual in relation to his wants and needs as well as in relation to today's marketplace.
- Money management is a planning process which involves setting up, following, evaluating, and revising the use of income.
- Budgeting is the act of putting on paper a plan of spending and keeping records for a definite period of time to encourage the rational use of income.
- The use of credit in satisfying needs and wants requires consumer responsibility in managing future income.
- Consumers pay taxes which indirectly buy government goods and services.
- Current income may be allocated for future use through such plans as savings, insurance, and investment. In this way security is provided.
- Different plans for security involve varying degrees of risk.

PRIMARY (K-4)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• plan for spending a specific amount of money on goods and services that he needs and wants.	• Show the class a dollar bill and ask, "What would you do with this money?" Compare answers of class members to this question. • Discuss how you spent your last allowance. • List goods and services that could be bought with a specific amount of money.

D. MONEY (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• understand reasons for saving and be able to tell how to save money.	• Post pictures of various items on the bulletin board. Children play a game, estimating the cost of each. • Make a list of gifts wanted for a special occasion, their total and individual costs. Pretend that the children are members of the same family and add the cost of a child's, his brothers', and sisters' lists. Evaluate. • "Tell a tale" about how Grandmother or old Uncle Joe hid their savings under the mattress or in the teapot before saving institutions were founded. Discuss the problems involved. • List ways that class members save their money and compare different ways children can save.

INTERMEDIATE (5-8)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• implement a plan for the management of his own money.	• Play charade games and discuss these proverbs: "Budget trouble is when there is too much month left at the end of the money." "Waste not, want not."

D. MONEY (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
	"No matter how much you have, spend less." "She makes one dollar do the work of two." "Penny-wise and pound-foolish." "Give some, spend some, save some." "Don't put all of your apples in one barrel." "Look out for the nickels, and the dollars will take care of themselves." "A penny saved is a penny earned."
	• Plan a budget within your allowance. Investigate ways to cut expenditures.
	• Keep a chart for a time period with expenses, goals and income. Plan how to meet your goals.
	• Suppose you have $500.00 to put to work for you. Tell what you would do with it. Compare answers with classmates.
	• Discuss borrowing situations. For example, "Joe's mother's birthday is next week. Joe has $.47, but he wants to buy a pin for $2.00." Should he borrow the money, or depend on his small allowance? What are his alternatives?
• list the advantages and disadvantages of using credit.	• Illustrate sayings that point out the problems of credit purchases. For example, "Don't get out on a limb." Dream up some other sayings to illustrate.

D. MONEY (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
	• Investigate installment purchasing. Give various examples of installment purchases, such as buying a $100. article, but paying for it in 12 payments of $12.00 each. Calculate the interest costs.
	• Construct a bulletin board display of ads offering credit for various purchases. Compare and evaluate these ads.
	• Visit a public park, zoo or museum. Discuss the questions: "Where does the money come from to build and maintain these public facilities?" "If we aren't charged, who pays the employees and who buys the materials and equipment?"
• describe the plans his own family uses to provide security.	• Discuss ways to save money.
	• Pick a stock from the New York stock exchange, invest a hypothetical amount of money, and follow its progress in the newspaper.
	• Discuss insurance, for example, the school accident policy, its advantages, and how it protects parents as well as students.
	• Invite a lawyer to discuss the question, "What's in a will?"

D. MONEY (continued)

SECONDARY (9-12)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• successfully budget his own income and expenditures.	• Describe the steps in setting up a plan for managing a teenagers income. • List things to consider in evaluating a teenager's budget. How does this differ from a family budget? • Compare family budgets for three levels of income. Analyze the percentage of budget money spent on fixed expenses.
• explain how credit purchases, taxes, and security plans effect family financial management.	• Investigate the costs of buying a car or house. How can a consumer budget these expenses? • Analyze the buying of appliances and furniture on credit. List types of credit and their costs. Contact the sources of various types of credit and compare the advantages and disadvantages. • Investigate various credit plans, such as record of the month club, student loans and charge accounts. • "Brainstorm" on different new ways tax money could be acquired and used. • List different types of savings, insurance, and investment plans. Choose one and report about it in class. Make charts comparing the different security plans.

III. THE CONSUMER AND THE ECONOMIC SYSTEM

The economic system is an organized method for making and marketing goods and services to solve the problem of wants and needs of a society. The marketplace is an allocation of resources and is interdependent upon human services, government regulations and business operations. The consumer has a direct role to play as worker, citizen and user of goods and services by understanding basic economic principles.

A. STRUCTURE AND OPERATION OF OUR SYSTEM

GENERALIZATIONS

- The structure of the economic system in this country is built upon production, distribution and consumption of goods and services to satisfy basic human needs for food, clothing and shelter.
- Laws of supply and demand determine to some extent the production and distribution of goods and services.
- Government controls are needed to maintain a healthy economy.
- Consumers need to be responsible for exercising intelligent choices because their income is limited relative to their desires.
- The wide income disparity in our economic system has an effect on consumer needs, wants, and spending patterns.

A. STRUCTURE AND OPERATION OF OUR SYSTEM (continued)

PRIMARY (K-4)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• explain, using pictures and words, the process of production, distribution and consumption for one product.	• Make a bulletin board showing local producers of goods and services. • Visit (or tape a visit to) an industry using assembly line production. • Make some article, for example a change purse or glasses' case, individually and on an assembly line. Discuss the finished products. • Design two bulletin boards about the same topic. Do one independently, and the other by assigning parts to different children. Discuss the advantages and disadvantages of each method. • Design a mural to show that independent craftsmen also depend on others. • Compare the cost of two identical products. What makes a difference in price? • Referring to the Community Resources List, write to some companies asking about the kind of product they make, its use, the raw materials required, their source, etc. • Make a map of the town showing public and private businesses involved in producing and distributing goods and services. • Build a classroom "store" selling empty containers, clay models, etc. • Use a transparency and discuss "What is a marketplace?". (A marketplace is where goods and services are exchanged.) See Resource Materials List.

A. STRUCTURE AND OPERATION OF OUR SYSTEM (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• demonstrate his knowledge of how consumers and producers are interdependent.	• Construct a flow chart showing factory-warehouse-store-home, or how one product is made, distributed, and consumed. Use, for example, cotton, from field to shirt. • Illustrate the following series of statements: (1) This man is working for a living. He exchanges his labor for money. (2) He is buying food for his family. He exchanges some of his money for goods. (3) The grocer is filling his shelves. He exchanges some of his money for more goods to sell. (4) The manufacturer is producing goods to sell to the grocer. Use worksheets with four boxes and draw pictures to fill the boxes. • Discuss how businesses change as people's wants and needs change: make a display of products that are outdated and no longer in demand (oil lanterns, handmade nails, console radio, etc.) • Discuss the importance of both consumers and producers; discuss the interdependance of consumers and producers, and present a skit to illustrate. • Discuss why some people consume, but don't produce (because of age, illness, etc.)

A. STRUCTURE AND OPERATION OF OUR SYSTEM (continued)

INTERMEDIATE (5-8)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• demonstrate an understanding of our economic system by creating a business in class (newspaper, store, etc.)	• Visit a local industry to view production methods. Discuss raw materials, assembly, distribution and end uses of the product. • Trace the production, distribution, and consumption of one product. Make a chart or bulletin board about it. • Study the industries of foreign countries and compare them to the United States. Use, for example, the shoe industry. • Design a saleable game, making a model with appropriate rules. Play the game and make revisions. Contact a manufacturer and try to sell him your design. • Make products for buying and selling. Set up a store. Study stores to determine arrangement of products, prices, and duties of employees. Relate what you have done to the function of distribution in our economy.
• illustrate his understanding of the interdependence of producers and consumers by displaying a collection of pictures and information.	• Start a class newspaper from scratch. List what is needed to begin the business beyond capital outlay on hand. Sell stocks, plan for initial outlay of cash and equipment, return of capital, etc. • Make a map of businesses and utilities in the town. Find out how many people are employed by each firm. • Make slides showing the ways businesses are dependent on workers making money they wish to spend.

A. STRUCTURE AND OPERATION OF OUR SYSTEM (continued)

SECONDARY (9-12)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• describe and evaluate the functions of production, distribution, and consumption in our economy.	• Study the operations of several local industries to learn about production, distribution, and consumption in our economy. • Spend a day "on the job" at a local business. Observe and assist with the work performed. Report to the class about your experience. • Trace supply and demand for several products, such as automobiles, golf clubs, wigs, etc. Draw charts to illustrate your findings.
• analyze the roles he has in our economy to explain that producers and consumers are interdependent.	• Buy stocks on paper, using $1,000. Buy 10 stocks and keep records for one term. Discuss the use of stocks and bonds in our economy. • Describe the role of the consumer in production and distribution, as well as consumption, in our economy.

B. MONEY IN OUR ECONOMIC SYSTEM

GENERALIZATIONS

- Bartering is direct trade of goods and services.
- Money is a medium of exchange and is used to obtain goods and services.
- Currency of various denominations and checks are types of money currently in use.
- Money is payment for work performed.

B. MONEY IN OUR ECONOMIC SYSTEM (continued)

GENERALIZATIONS (continued)

- Allocation of future money for present use is called credit.
- Banking systems are organizations designed for receiving and lending money.
- The value of money increases or decreases as a result of monetary circulation related to the supply of goods and services.

PRIMARY (K-4)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• identify types of U.S. currency.	• Show actual U.S. currency, models, and pictures for identification. • Make models of money from oak tag. Use these models to show equivalents (2 nickels = 1 dime, etc.), and to practice making change. • Discuss bartering--by children, by primitive cultures, in newspaper "Yankee Advertiser" ads, etc.
• compare different methods of exchanging goods and services by obtaining an item using barter, purchase, and credit.	• Trade sports equipment and toys. Compare trading to buying. • Collect trading stamps, coupons, and boxtops for a display of money substitutes.
• apply his knowledge of banking procedures by setting up a bank in class.	• Role play how (where) a worker uses his money. • Visit a local bank as a group and then set up a class bank. • Discuss why people often borrow for large purchases. • Discuss how good credit is established among children, among adults, and in business.

8. MONEY IN OUR ECONOMIC SYSTEM (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
	• Use charge accounts, lunch slips, and IOU's in the school cafeteria to show how they are forms of credit.

INTERMEDIATE (5-8)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• compare and contrast the different forms of money and money substitutes.	• Use play money to practice making change in class. • Compare foreign money to U.S. currency. • Make a chart showing substitutes for money such as: trading stamps, tickets, IOU's, postage stamps and coupons. • Draw a time line showing our economic system from the use of barter to the present time. • Visit a local bank as a group to set up a class bank account with the money earned from a project or class play.
• make a chart to illustrate the role of money in our economic system.	• Discuss how financial institutions such as banks and credit unions provide credit. • Make a collage on credit which shows how credit functions in our economy. • Invite a banker, investment broker, real estate agent, etc. to discuss the joys and problems of investing money, for both industry and consumers.

B. MONEY IN OUR ECONOMIC SYSTEM (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
	• Compare prices today vs. "yesterday" for a variety of goods and services. Discuss inflation and the value of money.

SECONDARY (9-12)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• investigate all the available ways to obtain a specific item (for example: barter, cash, check, credit, stamps, etc.) and choose the method he prefers, justifying his choice.	• Discuss why money is exchanged rather than goods and services. Reasons may include: convenience, durability, general acceptance, can be saved, etc. • Use models and actual checks to show how they are used. Write checks, open a checking account, and reconcile a monthly bank statement with the check book balance. • Take a field trip to a local bank. Investigate the types of services available for both individuals and businesses. • Use library references to study the banking system in the United States.
• describe the total operation of the banking system in our economy and analyze its effect upon the consumer.	• Analyze credit legislation. Discuss the effects of the availability of credit on society. Discuss the difference between an economy with and one without credit.
• determine the function of money in our economic system.	• Create a student-run credit union. • Discuss inflation including its relationship to supply and demand and government attempts at controlling it.

C. ROLE OF GOVERNMENT

GENERALIZATIONS

- Federal and state regulatory agencies represent and protect the interests of consumers.
- Government services provide such social service benefits to consumers as insurance protection (social security), health and welfare benefits and educational programs.
- Protection against deception and misleading advertising, relating to safety, sanitation, and antitrust actions are functions of government.
- Taxation is an involuntary method of payment to local, state and federal government for goods and services deemed necessary by the people.
- Taxes limit the freedom of consumer choices by lessening the amount of available personal income.

PRIMARY (K-4)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• explain how taxes pay for government services in the community.	• List and illustrate government services available in the community and state. • Interview parents and storeowners about taxes. Report about the kinds of taxes paid and how the money is used. • Conduct a panel discussion on the topic: "Town Without Taxes". Give examples, such as no library, schools, police, fire department, streets, parks, etc.
• show the purpose of rules and regulations by formulating democratic rules for class members.	• Report about various licenses (such as fishing, dog, taxi) required in the town and how the money collected is used.

C. ROLE OF GOVERNMENT (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
	• Tape or role-play a child interviewing the town clerk about licenses.
	• Issue children licenses for jobs in the classroom.

INTERMEDIATE (5-8)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• outline government services available in the community, state, and nation which provide protection and aid.	• Invite speakers from government agencies such as the National Bureau of Standards, FDA, FTC, or Health Department. Discuss how these agencies can help the consumer, their functions, how they protect the public, etc.
	• Investigate government social services available in the community and state.
	• Check publications for reports about consumer fraud or quackery, repair swindles, deceptive packaging, home improvement swindles, and mail frauds.
• describe at least three ways that the government imposes limits upon both consumers and businesses, and explain the reasons for these.	• Investigate a specific department in town (highway, fire, police, etc.) to find out about its duties. Discuss how these people share in our living in the town; emphasize the services bought by tax funds.
	• Find out about the concept of "hidden taxes" and report to the class.

C. ROLE OF GOVERNMENT (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
	° Use the local town report to find the cost of running a town. Discuss how tax dollars are spent.
	° List ways that the government imposes limits upon business and the consumer.

SECONDARY (9-12)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
° analyze the tax structure of our economic system and attempt to make recommendations for its improvement.	° Research consumer agencies: local, private, county, state, federal. Report about them in class. Compare government agencies to others.
	° Determine the local government cost by analyzing the town report. Discuss the services that tax payers receive.
	° Complete federal and state income tax forms based on hypothetical families and incomes.
° determine the effectiveness of government services and/or regulations on a selected topic, such as pollution, health.	° Consider the effect of indirect taxes, for example: gasoline, excise, and sales, on the cost of a product.
	° Discuss the impact and validity of safety and health legislation on the cost of a product.
	° Investigate consumer legislation. Become involved in legislation for an important cause, such as to ban non-returnable bottles.

C. ROLE OF GOVERNMENT (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
	° Study regulations and laws regarding packaging, false advertising, quackery, etc. Also look up local ordinances.
	° Investigate fair trade practices and price fixing. Discuss legislation about pricing and its meaning to the consumer.

D. ROLE OF THE CONSUMER

GENERALIZATIONS

° An intelligent consumer makes use of available unbiased information, and uses comparison shopping techniques for better buymanship.

° Individual and family purchases influence, and are influenced by, market conditions.

° The consumer as wage earner is affected by the stability and/or instability of the economy.

° Basic consumer rights include the right to choose, the right for safety, the right to be heard, and the right to information.

° The individual consumer and consumer groups have responsibilities to industry and government to report unlawful or unfair practices.

° Consumers have responsibilities for supporting laws that promote consumer interests and economic growth.

D. ROLE OF THE CONSUMER (continued)

PRIMARY (K-4)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
° identify both desirable and undesirable features of products familiar to him.	° Use catalogs and newspapers to compare and "shop" for particular items. ° Figure the cost per ounce of large and small packages of the same product, such as cereal, cocoa, or ice cream. ° Hold an auction of goods, room jobs, etc. with paper money. Discuss the techniques of buying at an auction compared with a store.
° describe his role as a consumer in terms of rights and responsibilities.	° Illustrate various kinds of stores located in the town, for example, drug store, supermarket, discount store, etc. ° Make booklets showing tools and duties of various workers. Discuss how different workers are affected by economic conditions in our country. ° List different ways to obtain or earn money. ° Define consumer rights and responsibilities. Investigate how children can protect their rights and assume responsibility.

D. ROLE OF THE CONSUMER (continued)

INTERMEDIATE (5-8)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• apply his understanding of his role as a consumer who buys goods and services, earns wages, and assumes responsibility, in a class drama.	• Compare various products for pricing, product information on the label, free offers, etc. Discuss why certain brands are preferred by consumers. • Compare like products, noting the way they are packaged and priced. • Practice package designing by decorating a shoe box or icing a cake. Choose which items you would buy. • Make a chart comparing prices of specific items in several stores. • Read articles about unit pricing and debate the advantages and disadvantages. • List the pollution level of various soaps and detergents. Conduct a survey to test consumer popularity of the products listed. • Divide into teams of two, one person acting as a retailer, the other as a shopper. Vote on the winning team using points for their effectiveness. • Discuss how unemployment affects the consumer in our society. Investigate the unemployment rate and apparent causes. • Invite a speaker from United Fund to tell how funds are used and shared and what the individual response is.

D. ROLE OF THE CONSUMER (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
	• Write letters of commendation or complaint to manufacturers of specific products. Report the results in class.
	• Tour your school to observe the effects of vandalism. Estimate the cost of repairing or replacing any damages. Discuss individual rights and responsibilities to emphasize preventing vandalism.

SECONDARY (9-12)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• determine the significant factors in choosing a product after a careful evaluation of information gathered when comparison shopping.	• Choose an item for comparison shopping. Gather information about the item from several retail outlets. Compare price, quality, store services, etc., and choose the best buy.
	• Sample products at different cost and quality levels to determine the relationship between cost and quality.
	• Compare unit pricing and pricing in both chain stores and independent markets. Discuss the advantages and disadvantages of unit pricing.
	• Investigate the cost of running a car. Complete a cost estimate sheet for a car.

D. ROLE OF THE CONSUMER (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
	• Discuss features to consider when buying a house and estimate the costs of different types of mortgage and interest rates.
	• Discuss retail mark-up and discounting on major purchases, such as cars and appliances. Determine how the consumer can use this information.
	• Plan trips to foreign countries, utilizing travel brochures and transportation information to determine the best value for the money.
	• Consider the cost of promotions, stamps, games, etc. and discuss how it affects the cost of a product.
• analyze the possible results of economic stability and instability upon the occupation of his choice.	• Choose various occupations and tell how they are affected by economic events in this country, such as engineers and defense spending.
	• Compare consumer buying "power" of various income levels.
	• Analyze written agreements that consumers sign, such as sales contracts, apartment lease, and car loans. List the rights and responsibilities of signing an agreement.
	• Contact an attorney or consumer agency to establish a list of procedures for registering complaints. Follow these procedures for a specific complaint and report the results to the class.

D. ROLE OF THE CONSUMER (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• show an understanding of consumer rights and an acceptance of responsibility by writing or telling about his own experiences.	• Investigate possible results from buying stolen property. • Interview store owners to determine the effect of shoplifting, vandalism and uncollectable debts on price hikes. • Analyze the impact of population growth on the economic system. Debate the rights and responsibilities of people with regard to birth and population control.

IV. THE CONSUMER AND MASS COMMUNICATIONS

Media is all around us. The student needs to be able to distinguish between various forms of communication: television, radio, print, computer, data retrieval systems, among others. As a consumer he should also be aware of the influences of both indirect programming and advertisements as sources of information, means of motivation, and shapers of values.

A. PRIMARY PURPOSES

GENERALIZATIONS

- The characteristics of media advertising are motivational, highly competitive, and monetary.
- Information provided by agencies and industry through mass communications, including advertising, can be a resource to assist in making consumer choices.
- Electric technology is reshaping familiar patterns of social and ecological interdependence.

PRIMARY (K-4)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• demonstrate that he understands motivation in advertising by writing and illustrating advertisements for an imaginary product.	• Tell how you would spend a specific amount of money. Make a chart showing the different choices of everyone in the class. Decide which choices may have been made on the basis of the influence of advertising. • Read and listen to commercials critically for a week; decide what phrases and slogans make one want to buy a product. List the best ones on the chalk board, making additions daily.

A. PRIMARY PURPOSES (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• apply his knowledge of sources of consumer information by finding examples in various types of mass communications.	• Look for sources of consumer information in mass communications. List them on the board. Discuss how this information can be verified. • Compare premiums and prizes in cereal and soap boxes to the information given about them on the outside of the box. • "Shop" via newspapers or magazines for various purchases. Discuss how these media can be used as sources of information. Compare this kind of "shopping" to actually being in a store; compare the motivational aspects of both methods of shopping.

INTERMEDIATE (5-8)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• determine how advertisements and other mass communications influence consumer choices by providing motivation and information.	• Read the "Want Ad" section of the paper. Decide which items you would want to inquire about. Why? Write your own "want ads" to motivate classmates to inquire about your items. • Display and discuss travel folders, indicating how they try to "sell" a vacation spot. Look at folders representing places you have already visited and compare the two.

A. PRIMARY PURPOSES (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
	° Using examples of mass communications, find ways that they provide information to the consumer. Consider sources other than advertisements.
° explain the role of mass communications and technology in bringing about change.	° Collect and bring in advertisements from newspapers and magazines for large purchases such as appliances and cars. Discuss the motivational techniques as well as the information provided. Do the same for advertisements depicting methods of investing money, or installment plan purchases.
	° Discuss how mass communications and technology bring about change in our environment. Illustrate examples of this for a bulletin board display.

SECONDARY (9-12)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
° develop criteria for judging which advertisements are useful to the consumer.	° Discuss the use of advertising in the media to induce consumers to buy one product over another.
	° Tape TV commercials and analyze them in class.
	° List and analyze methods of creating impulse buying patterns.

A. PRIMARY PURPOSES (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• analyze the effects of mass communication and technology upon the individual and the environment for a class presentation.	• Check various consumer publications for useful information. • Debate the topic: "Mass Communication - Information vs. Motivation". • Invite representatives from newspapers, radio, television and magazines to hold a panel discussion about their purpose for the consumer. Find out about consumer services they provide and their prices for advertisements.

B. CONTRIBUTING INFLUENCES

GENERALIZATIONS

- The consumer is affected both consciously and subliminally by indirect programming as well as media advertisements.
- The price the consumer pays for goods and services includes promotional costs such as advertising and packaging.
- Mass communications present certain social standards which may create and reinforce consumer wants.

B. CONTRIBUTING INFLUENCES (continued)

PRIMARY (K-4)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
° show an understanding of social and psychological influences of mass communications (such as peer influence or self esteem) by naming three toys he has and explaining why he originally wanted them.	° Make a bulletin board using advertisements cut out of magazines for boys' and girls' toys. List the ways that these advertisements influence children both psychologically and socially. ° Discuss the reasons why children want certain kinds of clothes, toys, and foods. Relate these reasons to influences promoted by various forms of mass communications. ° Visit a local store to see the promotional devices (displays, signs, packages, etc.) they use. Compare modern store techniques to old fashioned "general store" methods.

INTERMEDIATE (5-8)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
° explain how mass communications has influenced his psychological, economic, and social behavior.	° Watch television programs about families. Discuss the life styles portrayed on television and compare them to real life situations in your own homes.

B. CONTRIBUTING INFLUENCES (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
	° Investigate how credit problems and other consumer problems are satirized in the daily paper and comic section.
	° Play Monopoly, Consumer, Life Careers, or other simulation games and discuss how realistic they are.
	° Construct a bulletin board display of ads offering credit for various purchases. List the psychological, social, and economic appeals presented in these ads.
	° Investigate the cost of advertising and packaging and report to the class. Tell how these costs affect the price of consumer goods and services.
	° Define "social standards" and discuss how they are influenced by mass communications.

SECONDARY (9-12)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
° evaluate the content of several forms of mass communications and suggest ways that it should be changed to improve its influences upon the consumer.	° Investigate values held by a majority of the class members and examine the promotion of these values in programming and news in mass communications.

B. CONTRIBUTING INFLUENCES (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
	• Set up a game of chance and discuss the psychology of chance. Study consumer behavior in terms of psychological influences.
	• Study the effects of package design and other promotional techniques on product sales. Investigate the cost of these materials, as well, and analyze the effects of packaging on product cost.
	• Compare consumer wants of different families and individuals and relate them to the social standards they seek.
	• Develop consumer displays for school-wide exhibit which illustrate the psychological, economic, and social influences of mass communications.

C. CONSUMER RIGHTS AND RESPONSIBILITIES

GENERALIZATIONS

- The consumer has a responsibility to understand how business and industry use the media to promote their goals and services.
- The communications media is a two way street; consumers have a responsibility to contribute to the accountability of the media by communicating their concerns.
- The responsible consumer needs to discriminate between motivation and information in mass communications.

C. CONSUMER RIGHTS AND RESPONSIBILITIES (continued)

PRIMARY (K-4)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
° compare and contrast an advertised product to the claims made about it and decide if the advertisement serves the best interest of the consumer.	° Find examples in the media of ways that business and industry promote their goods and services. ° Look at advertisements for items found in comic books and children's magazines. Send for one or two of these items and write descriptions of what you expect to receive. When received, compare the item to the advertisement. ° Look for ads on TV for products that might constitute a health hazard in the consumer's home. Keep a bulletin board chart of these.
° be able to identify useful ways to communicate consumer concerns to manufacturer and business.	° Report in class about how students can communicate their consumer concerns to manufacturers.

INTERMEDIATE (5-8)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
° explain his rights and responsibilities as a consumer with regard to mass communications.	° Make a bulletin board showing ways that business and industry use mass communications, including advertising, to promote their goods and services.

C. CONSUMER RIGHTS AND RESPONSIBILITIES (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
	° Check publications for reports about consumer fraud in the use of the media. List regulations concerning the media that protect consumer rights.
	° Write a consumer column in a school newspaper to provide useful information to others.
	° Collect various advertisements for one item and compare them in terms of information and motivation.
	° Bring in advertisements for a new product on the market. Discuss what the product is like and try to describe it as accurately as possible. Then bring in the product itself and compare it to your previous description.

SECONDARY (9-12)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
° define his role as a consumer who can effectively use mass communications for his best interest.	° Using information in the media, compare the cost of credit from various sources for a similar product, such as cars or appliances.
	° Discuss the laws concerning the media which relate to consumer rights and responsibilities.
	° Debate the topic: "Access to the Media - Consumer vs. Industry".

C. CONSUMER RIGHTS AND RESPONSIBILITIES (continued)

OBJECTIVES	SUGGESTED LEARNING EXPERIENCES
The student will.....	
• name at least three examples of how he acted as a responsible consumer in dealing with mass communications.	• Prepare news bulletins and flyers about current consumer issues for distribution in the school and in the community. • Set up a "Consumer Corner" in the library to provide the latest consumer news and information. Rotate assignments for maintaining this corner with other classes. • Bring in newspapers, magazines and tapes of radio and television. Analyze and evaluate these media presentations. • Compare advertising, promotions and packaging of products to determine the persuasiveness and possible deceptiveness. Discuss how the consumer can learn to be more discriminating.

NOTE: The resource materials included in this Planning Guide were reviewed and compiled by the Faculty Planning Group working with the project coordinator in the consumer education pilot program. Some of the materials were used in classroom teaching; and the entire listing is available in Westborough for use in teaching consumer education there.

The classroom teacher will make use of public and school library facilities. Such references as: The Encyclopedia of Education, Current Index to Journals in Education, ERIC: Research in Education, and Educator's Guide to Free Teaching Aids will be useful in researching additional consumer education resources. Also, The Wall Street Journal, and magazines such as Changing Times, Consumer Reports, Business Week contain current news of consumer trends.

In addition, the resources of the Home Economics Curriculum Center at Framingham State College are available to Home Economics and Consumer Education teachers in the Commonwealth of Massachusetts. Address requests for current bibliography to: Mrs. Bonnie Buechs, Project Coordinator, UM 18 Whittemore Library, Framingham State College, Framingham, Massachusetts 01701.

RESOURCE MATERIALS

The resource materials listed below are available at the Hastings School Library until 4 P.M. Free and inexpensive materials available around the house, such as the daily newspaper, empty cartons, and some imagination, make consumer education more meaningful to all, as well as simplifying the teachers' task. The following is but a sampling of the wealth of information available.

BIBLIOGRAPHIES AND DIRECTORIES

CBI FILM CENTER - DIRECTORY OF FILMS - 1971-72. Contact CBI Executive Secretary, Elaine Cencak, Committee on Business Information, 90 Madison Street, Worcester, Mass. 01608, (617 - 754-9425) for latest catalog.

CHECKLIST - Classroom Materials for the Teacher and Student, 1970. Joint Council on Economic Education, 1212 Avenue of the Americas, New York, New York 10036.

CONSUMER EDUCATION BIBLIOGRAPHY - 1971. Office of Consumer Affairs, Executive Office of the President and the New York Public Library. Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402 $1.00.

CONSUMER PRODUCT INFORMATION - 1971. Consumer Product Information, Washington, D.C. 20407.

GUIDE TO FEDERAL CONSUMER SERVICES - 1971. Virginia H. Knauer, Director, Office of Consumer Affairs, Executive Office of the President. Superintendent of Documents, U.S. Government Printing Office, Washington D.C. 20402 $1.00.

LEARNING ECONOMICS THROUGH CHILDREN'S STORIES - Bibliography (K-3), 1969. Joint Council on Economic Ed., 1212 Avenue of Americas, New York, N.Y. 10036.

PUBLICATIONS DIRECTORY - 1970. Chamber of Commerce of U.S., 1615 H. Street N.W., Washington, D.C.

SELECTED AUDIO VISUAL MATERIALS FOR CONSUMER EDUCATION, Monograph #2 - 1971. Irene Oppenheim, Consultant on Consumer Education. New Jersey Center for Consumer Education Services. New Jersey Residential Manpower Center, Bldg. 871, Plainfield Avenue, Edison, N.J. 08817.

TEXTBOOKS FOR TEACHER AND STUDENT REFERENCE

A NEW RATIONALE FOR CORPORATE SOCIAL POLICY - 1970, by the Committee for Economic Development. 477 Madison Avenue, New York, New York 10022. $2.00.

CONSUMERS ALL, THE YEARBOOK OF AGRICULTURE 1965, The U. S. Dept. of Agriculture, Superintendent of Documents, Washington, D.C. 20402. $2.75.

HOT WAR ON THE CONSUMER, edited by David Sanford, 1969. Pitman Publishing Company, 6 East 43rd Street, New York, New York 10017. $5.95.

HOW TO GAIN FINANCIAL INDEPENDENCE, Edward T. O'Toole, 1969. Benjamin Co., Rutledge Books, 485 Madison Avenue, New York, New York 10022. $1.00

INTRODUCTION TO ECONOMIC ISSUES, edited by Ralph Kaminsky, commissioned by the Joint Council on Economic Education, 1970. Anchor Books, Doubleday and Company, Inc., Garden City, New York, New York. $1.45.

IT'S NOT JUST MONEY, edited by John R. Prindle, Special Edition 1968. Published by Cuna International, Inc., Madison, Wisconsin 53701.

MY ALLOWANCE AND HOW I USE IT, Jon M. Taylor, 1971. Allowance Keeper for ages 4-14 with Teacher's Guide. Impact, Instructional Innovations, Box 179 University Station, Provo, Utah 84601.

PERSONAL FINANCE, 3rd edition, Maurice A. Unger, 1972. Allyn and Bacon Inc., Boston, Mass. $10.95.

THE DARK SIDE OF THE MARKETPLACE, Jean Carper, Senator Warren G. Magnuson 1968. Prentice-Hall, Inc., Englewood Cliffs, N.J. $6.95.

THE GREAT AMERICAN SHOPPING CART: HOW AMERICA GETS ITS FOOD TODAY, Ada and Frank Graham, Jr., 1969. Simon and Schuster, Inc., Children's Book Division, Rockefeller Center, 630 Fifth Avenue, New York, New York 10020. $4.95.

THE SUPERMARKET TRAP, Jennifer Cross, 1970. Indiana University Press, Bloomington, Indiana. $6.95.

TOYS THAT DON'T CARE, Edward M. Swartz, 1971. Gambit, Inc., Boston, Mass. $6.95.

SUGGESTED PAMPHLETS, BOOKLETS

A DATE WITH YOUR FUTURE: MONEY MANAGEMENT FOR THE YOUNG ADULT, 1970. Educational Division, Institute of Life Insurance, 277 Park Avenue, New York, New York 10017.

A GUIDE TO BUDGETING FOR THE FAMILY, 1970. Home and Garden Bulletin No. 108, U. S. Dept. of Agriculture, Superintendent of Documents, U. S. Gov't. Printing Office, Washington, D. C. 20402. 10¢

ECONOMICS AND THE CONSUMER, 1966. Joint Council on Economic Education, 1212 Avenue of the Americas, New York, New York 10036. 75¢

HOW TO S-T-R-E-T-C-H YOUR M-O-N-E-Y, Modern Techniques of Money Management, by Sidney Margolius, 1970. Public Affairs Pamphlet No. 302A, Public Affairs Committee, Inc., 381 Park Avenue, South, New York, New York 10016. 25¢.

LET'S LEARN MONEY, A Basic Study of Banking and Money Matters. 1962, Massachusetts Bankers' Assoc., Inc., Boston, Mass.

MONEY MANAGEMENT LIBRARY, 12 Booklets, 1972. Household Finance Corp., Prudential Plaza, Chicago, Illinois 60601. $3.00.

THE CONSUMER FIGHTS BACK, by Lucia Mouat, 1970. The Christian Science Publ. Society, 1 Norway Street, Boston, Massachusetts. $1.00.

THIS IS YOUR A.B.A. SCHOOL KIT, Banking Ed. Committee, 1967. The American Bankers Assoc., 90 Park Avenue, New York, New York 10016. K-12.

YOU AND YOUR MONEY, by Dorothy Y. Goble, 1967. Steck-Vaughn Co., Austin, Texas. 88¢. Elementary level.

CURRICULUM GUIDES, TEACHING GUIDELINES, ETC.

CONSUMER EDUCATION, Elementary, Intermediate, Junior High Schools, Series #14, 1968-69. Bureau of Curriculum Development, Board of Education, New York, New York. $1.50.

CONSUMER EDUCATION: A GUIDE FOR HOME ECONOMICS TEACHERS, 1968. State Department of Education, Office of Vocational Education, Home Economics Education Section, Columbia, South Carolina.

CONSUMER EDUCATION, PART ONE, 1971. Home Economics Instructional Materials Center, Texas Tech University, College of Home Economics, Lubbock, Texas. $6.50.

CONSUMER EDUCATION, PART TWO, 1971. Home Economics Instructional Materials Center, Texas Tech University, College of Home Economics, Lubbock, Texas. $6.50.

CURRICULUM GUIDES, TEACHING GUIDELINES, ETC. (continued)

CONSUMER EDUCATION IN AN AGE OF ADAPTATION, by Sally R. Campbell, 1971. Consumer Information Services, Dept. 703 - Public Relations, Sears, Roebuck and Co., Chicago, Illinois 60611.

CONSUMER EDUCATION IN LINCOLN HIGH SCHOOL, 1963. A Case Study by: Consumer Education Committee, Lincoln High School, Yonkers, New York, Published by Consumers Union, Mount Vernon, New York.

CONSUMER EDUCATION: HELPS. Individualized Learning Packages for grades 5-8 and 9-12: Produced by American Home Economics Assoc., 2010 Massachusetts Avenue, N.W., Washington, D.C. 20036. (Complete packets, $2.00 each. Student Section in lots of 10, $3.00).

CONSUMER EDUCATION, MATERIALS FOR AN ELECTIVE COURSE, 1968. Bureau of Curriculum Development, The University of the State of New York, The State Education Department, Albany, New York.

CONSUMER EDUCATION: THE MANAGEMENT OF PERSONAL AND FAMILY FINANCIAL RESOURCES, 1969. State Department of Vocational and Technical Education, 1515 West Sixth Avenue, Stillwater, Oklahoma 74074.

DEPARTMENT OF THE TREASURY - U. S. SAVINGS BOND DIVISION, 1971. Instructional materials on savings bonds for classroom use, includes transparencies, poster, teacher guidelines. Kits available from National Director, School Savings Program, U. S. Savings Bond Division, The Department of the Treasury, Washington, D. C. 20226. (grades 5-8, 9-12).

DINOSAUR COMEDY - Consumer Education, 1971. Grade 5 Dramatic Skit written by Fifth Grade students at Miriam F. McCarthy School, Framingham. (unpublished paper).

ECONOMIC EDUCATION: A SUPPLEMENT TO THE SOCIAL STUDIES GUIDE. Levels (3-4), Minneapolis Public Schools, Minneapolis, Minn.

ECONOMICS IN THE ELEMENTARY SCHOOL - WHY, WHAT, WHERE?, 1967. Developmental Economic Education Project (DEEP), Minneapolis Public Schools. Joint Council on Economic Education, 1212 Avenue of the Americas, New York, New York 10036. $1.00.

FEDERAL TRADE COMMISSION, folder of materials on consumer protection. For copies of bulletins contact Roberta Ward, Federal Trade Commission, Boston Region, JFK Federal Building, Boston, Mass. (Tel. 617 - 223-6621).

FOCUS ON NUTRITION, 1970. A Teacher's Handbook for Nurtition Education K-6, Bureau of Nutrition Education, 182 Tremont Street, Boston, Mass. 50g.

GOODS, SERVICES AND PEOPLE, An economics sequence for the primary grades, 1967. Developmental Economic Education Project (DEEP), DesMoines Public Schools. Joint Council on Economic Education, 1212 Avenue of the Americas, New York, New York 10036. $2.00.

GUIDELINES FOR CONSUMER EDUCATION, 1968. Office of the Superintendent of Public Instruction, 316 South Street, Springfield, Illinois 62706.

CURRICULUM GUIDES, TEACHING GUIDELINES, ETC. (continued)

PENNEY'S FORUM - four issues on Value Clarification, Coping with Change, Consumer Behavior - What is It?, and Quality of Life: Youth's Involvement. 1970-72. J. C. Penney, Inc. Educational Relations, 1301 Avenue of the Americas, New York, New York 10019. $1.25 each.

SUGGESTED GUIDELINES FOR CONSUMER EDUCATION K-12, 1970. The President's Committee in Consumer Interests, Washington, D. C. 20506. Superintendent of Documents, U. S. Gov't. Printing Office, Washington, D. C. 20402. 65¢.

TEACHER'S KIT: A ONE-WEEK ADVANCED TEACHING UNIT ON CONSUMER CREDIT, Prepared by Carl F. Hawver, Ph. D., 1970. National Consumer Finance Assoc., Educational Services Division, 1000 Sixteenth Street, N.W., Washington, D. C. 20036.

TEACHING A COURSE IN PERSONAL ECONOMICS, James Canfield, 1971. Joint Council on Economic Education, 1212 Avenue of the Americas, New York, New York 10036.

TEACHING PERSONAL ECONOMICS IN THE BUSINESS EDUCATION CURRICULUM, 1971. Joint Council on Economic Education, 1212 Avenue of the Americas, New York, New York 10036.

TEACHING PERSONAL ECONOMICS IN THE SOCIAL STUDIES CURRICULUM, 1971. Joint Council on Economic Education, 1212 Avenue of the Americas, New York, New York 10036.

TEACHING TOOLS FOR CONSUMER EDUCATION, 1970-71. Educational Services Division, Consumers Union of U.S., Inc., Mt. Vernon, New York 10550. $2.50.

THIS IS YOUR DOLLAR - Home Economics Learning Package, 1971. Grade 5, interdisciplinary. Produced at Framingham State College by students, Sister Kathryn Tisdale and Kathryn Leonhardt. (unpublished paper).

U. S. Food and Drug Administration. Boston Regional Office, 585 Commercial Street, Boston, Mass. 02109. Folder of materials on consumer protection and health. For additional copies of bulletins, contact Yolan L. Harsanyi, Consumer Specialist. (617 - 223-3171).

YOUR GUIDE FOR TEACHING MONEY MANAGEMENT, 1970. Money Management Institute, Household Finance Corporation, Chicago, Illinois 60601. 25¢.

AUDIO-VISUAL MATERIALS

DECISION MAKING FOR CONSUMERS #83463, 1972. Contains teacher's guide, hand puppets, recorded playlets, filmstrip, bulletin board "puzzle", transparency and Managerial Decisions reprint. Education and Consumer Relations, J. C. Penney Co., Inc., 1301 Avenue of the Americas, New York, New York 10019. $11.50.

HOW TO HANDLE $300,000. - A LITTLE AT A TIME. Filmstrip and record. Written and produced by Michigan Credit Union League in cooperation with CUNA International, Inc., Box 431, Madison, Wisconsin 53701.

MONEY MANAGEMENT FILMSTRIP LIBRARY, 1972. 5 filmstrips and scripts, boxed. Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, Illinois 60601. $7.00.

SHOPPER'S GUIDES, 1967. 57 slides and script, Saving at Supermarket, Credit, Today's Laundry Basket, Six Shopping Sins, What's Underfoot. Federal Extension Service U.S.D.A., Washington, D. C. 20250. $14.00.

THE SUPERMARKET - film - 12 minutes, The Sperry and Hutchinson Co., Consumer Affairs Dept., 30 Superior Drive, Natick, Mass. 01760 (Tel. 617-655-0200).

TO MARKET TO MARKET - slides - 90 minute reel to reel tape with dialogue for 48 colored slides, 1970. The Sperry and Hutchinson Co., Consumer Affairs Dept., 30 Superior Drive, Natick, Mass. 01760 (Tel. 617 -655-0200).

TRUTH IN LENDING, 1971. Filmstrip and record with script. Federal Reserve Board, 30 Pearl Street, Boston, Mass. 02106.

ALLOWANCES. Audio tape, "How you spend and save your allowance and why?", Amy Worker, Kathy Allen, High School Tape library. Gr. 5-8.

CBI FILM CENTER (a non-profit educational program, offers free films to schools on a wide variety of topics.) Catalogs are available by writing, CBI Film Center, 90 Madison Street, Worcester, Mass. 01608, or by telephoning (617) 754-9425. The Center is open from 8:30 AM to 5 PM, Monday through Friday and is sponsored by the Committee on Business Information, 90 Madison Street, Worcester, Mass. 01608.

VIDEO TAPES - The following are available by contacting Bruce McKay at the Hastings School: "I've Got Nothing to Wear", Diane and Sandy Walker. Gr. 5-8; "Why Make It?", Ted Conna, Steven Marshall. Gr. 5-8; Video Tapes at High School Tape Library "Buying A Used Car" plus Teacher-Student Master for worksheet; "Shopping Wisely".

A RESOURCE KIT FOR TEACHING CONSUMER EDUCATION: THE MARKETPLACE, 1971. Changing Times Educational Service, 1729 H Street, N.W., Washington, D. C. 20006. $22.50.

INQUIRY-ORIENTED MINI UNITS, 1971. Contain 40 copies of reading from Changing Times, teaching guide, and transparency. Changing Times Educational Service, 1729 H Street, N.W., Washington D. C. 20006.

AUDIO-VISUAL MATERIALS (continued)

PRIMER FOR CONSUMER THINKING. For use with a series of 10 transparencies. Educational Service Division, Consumers Union of U. S., Inc., Mount Vernon, New York 10550. $15.00.

RESOURCE KIT FOR TEACHING CONSUMER EDUCATION, 1970. Changing Times Education Service, Kiplinger Washington Editors, Inc., 1729 H Street N.W., Washington, D.C. 20006. $22.50. (Saving, Spending, Borrowing, Earning, Budgeting)

COMPARISON CARDS - Set I.... for Teenagers, 1970. Dairy and Food Council of New England, 1034 Commonwealth Avenue, Boston, Mass.

FOOD MODELS in full color, 1970. Dairy and Food Council of New England, 1034 Commonwealth Avenue, Boston, Mass.

LEARNING ABOUT MONEY, 1970. 16 teaching pictures - 40 page resource booklet recommended for Head Start (K-3). David C. Cook Publ. Co., Elgin, Illinois 60120. $3.95.

SERIES OF COLORED POSTERS. Food and nutrition (K-12) for bulletin board displays. Dairy and Food Council of New England, 1034 Commonwealth Avenue, Boston, Mass.

URBAN PANORAMA KIT (K-4). Full color panel of a city, 16 posters of city buildings and scenes, record, teachers guide. Dairy and Food Council of New England, 1034 Commonwealth Avenue, Boston, Mass.

TEACHER-MADE RESOURCES (TRANSPARENCIES)

Transparencies which relate to the content areas in the Planning Guide for Consumer Education Grades K-12 were developed at the teachers' workshop in 1971 and are grouped as follows:

Grades K-4 - Titles are: How to Get a Job; Father's Raise; People Save; Lemonade Stand; Saving; All People are Consumers; To Build a House; Taxes Pay for Gov't. Services; From Factory to Store; Wheat to Bread; Factory to Store; Government Services; Everyone Works Together; From Tree To Home (flow chart); Four Food Groups.

Grades 5-8 - Titles are: Banking Services; Deposit and Withdrawal; How to Write and Endorse Checks; Writing Checks Quiz; Advertising and Propaganda; Milk Production; Limited Funds and Unlimited Resources; Dreams; Priorities; Buying-Should I?; Buy Now - Pay Later!; Information; Women in Supermarket; Sharing Taxes.

TEACHER-MADE RESOURCES (TRANSPARENCIES) (continued)

Grades 9-12 - Titles are: Credit (3 "C's" of); Cost of Credit; Credit S stem; Credit Questionnaire; Where Might You Obtain Loans for the Following - Appliances, Cars, Shelter, Emergencies, etc.; Insurance; Housing; Getting a Job; Income Tax Forms; Dividing Responsibility (Budgets); Deposit Slips; Checks; Application for Ready Reserve; Application for a Loan; Social Security Form; Where To Get Credit; Credit Terms and Glossary; Questions on Credit; Credit (Acceptance and Rejection); Buy Now - Pay Later; Application for a Credit Card; Advertising; Function of Advertising Information; Function of Advertising Persuasion; Influences of Advertising.

NOTE: The Community Resources List is included in the Planning Guide as an example of school-community liason. It was developed in Westborough under the leadership of the consumer education project coordinator with the active participation of the Westborough Rotary Club and Chamber of Commerce. Using the current Chamber of Commerce list, a questionnaire was sent to business firms in the Westborough community. These returns as well as government resources were compiled in the following format. Westborough teachers who reviewed the list believe it has educational value in terms of strengthening both the consumer education program and in creating occupational awareness for students.

Similar community resources lists can be developed by teachers for their own communities.

COMMUNITY RESOURCES LIST

This list will provide teachers and students with opportunities for outside speakers and field trips. To make these arrangements, call the contact person listed. This list also gives examples of career opportunities in the Westborough area.

Credits are due PROJECT INVOLVE, Westborough Rotary and Westborough Chamber of Commerce for assistance in providing this information.

Firm	Field Trips yes	Field Trips no	Maximum Size Groups	Grade Level	Time
Alden Electronic & IRE Company Washington Street Recorders used in weather map recording, oceanography, instrument, push to print applications, satellite recording etc.	X		20	9-12	12:00-1:00 PM
Assabet Valley Regional Vocational-Technical School Occupational-technical training for area students Gr. 9-12	X			5-8 9-12	
Bay State Abrasives - Division of Dresser Industries Inc. Abrasive wheels, cloth, etc.	X		35	9-12	AM or early PM
Bradlees	X		50	5-8 9-12	
Carlstrom Pressed Metal Company, Inc.	X		10	9-12	
Chase Paper Company, Inc. Raised printed wedding invitations social stationery, business and commercial stationery.	X		15	9-12	
Consumers Savings Bank 316 Main Street, Worcester Mutual savings bank - offer savings accounts, savings bank life insurance, travelers checks, etc.	X			K-4 5-8 9-12*	

Speakers	Contact	Comments
Yes	Jack Carlson 366-8851	Encourage all students to participate.
Yes	Mrs. Ruth Harpin The Town Shop 9 South Street 366-4674	Mrs. Harpin is Westboro's member to the Assabet Valley Regional Vocational Technical School Committee and would be happy to talk to any group interested in the school.
Yes	Clifford S. Duxbury Manager, Public Relations 366-4431 Ext. 215	Before scheduling an industrial speaker or a plant tour, the supervising teacher might wish to visit industrial contact first to see the operation and discuss student needs directly. This provides necessary orientation to industry.
Yes	Jack Collins 366-1309	
	David E. Carlstrom 366-4472	
No	Mrs. Swift 366-4441	
Yes	Hewley D. Jones 754-2655 Ext. 41	The bank prefers to omit the first 5 and last 3 working days of any month for field trips. Will be willing to assist in any way possible. *Never had high school student tours - willing to try.

Firm	Field Trips yes	Field Trips no	Maximum Size Groups	Grade Level	Time
Cournoyer, Dr. Norman H. Colonial Center East Main Street Visual analysis - consultation	X		4	9-12	Late aft.
Carlson-Daniel Insurance Agency Inc. 15 West Main Street General Insurance Agency - Preparation of programs for financial conservation and protection of property.	X		4-5	9-12	
Malcolm C. Davis Insurance Agency Inc. Colonial Center, East Main Street General Insurance - Personal Lines of Fire, Homeowners & Auto		X			
Duddie Ford Inc. Rt. 9, Westboro Retail Auto Sales	X		6	9-12	7PM 9PM
Eliott, Raymond C.P.A. 69 Milk Street Professional accounting services plus minor computor services	X		8-10	9-12	App't Only
Engineering Plastics, Inc. 190 Turnpike Road Molded and fabricated Teflon for industrial use.	X		10	9-12	
Friendly Ice Cream East Main Street		X			
Gallagher & Reynolds Turnpike Road Legal Services and political and legislative sciences		X			

Speakers	Contact	Comments
Yes	366-4500	
Yes	Robert G. Daniel 366-7428	Minimum amount of value related to a group visiting our office. Perhaps we could be more useful by responding to specific areas of current interest (i.e. No Fault) or by presenting company level (Home Office) personnel to present occupational opportunities to the students in various phases of our industry.
Yes	W. Wallace Davis 366-8736	
?	Duddie Masaad 366-8311	
Yes	Raymond Elliott 366-9661	
Yes	John W. Morse 366-4425	
Yes	Robert Creighton 366-8339	
Yes	Robert J. Gallagher Robert C. Reynolds 366-1755	

71.

Firm	Field Trips yes	Field Trips no	Maximum Size Groups	Grade Level	Time
Giant's Store Route 9 & Milk Street Department bringing a variety of merchandise to the consumer at discount prices.	X				10:00 AM 5:00 PM
Gill Displays 69 Milk Street		X	10	9-12	
Guaranty Bank & Trust Company 25 West Main Street General Banking Services	X			9-12	
Guerard Survey Company & Associates 11 Summer Street Survey of Land	X		15	9-12	Call first
Hayes Leather Goods, Inc. 32 South Street Leather products primarily dog furnishings - sheaths, small cases	X		15	5-8	
Hennessy, Dr. Robert N. 507 Main Street Orthodontia	X		2	5-8	AM or early PM
Dorothy Hickox Inc. 1 East Main Street Selling property - residential - commercial-industrial	not practical				
High Voltage Power Corporation P.O. Box 447 Manufactures, tests and sells high voltage transformer-like devices and underground transmission systems for the electric utility industry.	X		12		PM

Speakers	Contact	Comments
Yes	Philip A. Ward 366-9947	Any class interested in retailing. By showing the student the management and operation of a business, and also showing them the course they need to take in order to get into management.
No	Gill M. Lavoie 366-8242	Field trips within our organization can be arranged. However, advance notice of approximately one week would be required. In our line of work these field trips must be limited to no more than 10 at a time in the advanced grades. They would be the only ones acquiring any benefits out of it.
Yes	Richard G. Starbird 366-4493	
Yes	Richard W. Guerard 366-8800	
	David deHaan 366-2782	
No	Miss Joan Olson 757-3633	
Yes	Dorothy Hickox 366-2518	
Yes	James R. West 366-9001 Ext. 28	

Firm	Field Trips yes	no	Maximum Size Groups	Grade Level	Time
Iandoli Super Markets, Inc. 55 Millbrook Street Worcester, also E. Main Street, Westboro Supermarket - concerned with the mass distribution of food and non-food.	X		15	K-4 5-8 9-12	Mon. Tues. Wed.
New England Telephone Company 27 Foster Street - Worcester New England Telephone is part of the nation-wide industry - the Bell System. Our business is to provide communicat.ons - an essential service in our modern world.	X		10	9-12	
Penn Central Railroad Flanders Road Westborough Unloading of new automobiles for delivery to area dealers.	X		20	9-12	9:30AM-Noon
PEXCO - Plastic Extrusion & Eng. Co. Rt. 9 Plastic manufacturing - industrial items, tubings.	Y		25	9-12	Mon. - Thurs. 8-4
Turnpike Road Animal Hospital 155 Turnpike Road Engaged in the practice of Veterinary Medicine.	X		5	K-4 5-8 9-12	App't. in PM
Uhlmen Brothers 210 East Main Street Wholesale milk dealer.	X		20	K-4 5-8 9-12	Depends on season of year
Westboro Drug Company 13 South Street Retail pharmacy	X		•	K-4 5-8 9-12	Call

Speakers	Contact	Comments
Yes	Nancy E. Corkum 752-3746 Ext. 38	Reasons for groups no larger than 15 at one time are: 1. Permits much closer observation when visitors go into the processing workrooms of our meat and produce departments 2. Cuts down on any interference with customers shopping in the store. We are willing to permit any number of tours to accomodate all students you may want to have visit our market. Provide at least 2 weeks notice of planned tour.
Yes	Frances Hoey, Employment Supervisor 799-9953	
	James Riley 872-6151 480 Hollis Street Framingham	
Yes	Al Horka, Pres. 366-1331	
Yes	Dr. Neil MacKenzie 366-8330	
No	Edward L. Uhlman 366-4755	Call between 12:30 and 1:00 PM.
Yes	Dexter Blois	*Size of group would be limited by size of store, but if a full class were to participate, in the spring, it could be done in shifts.

Firm	Field Trips yes	Field Trips no	Maximum Size Groups	Grade Level	Time
Westborough Savings Bank 33 West Main Street Savings Banking.	X		10	9-12	
Westboro Town Pharmacy Inc. 9 West Main Street Retail - Drug Store.	X		4-5	9-12	Call
Worcester Telegram and Gazette 10 South Street Daily newspaper - visits can be arranged to Worcester plant only - not to Westborough office	X		Yes	5-8 9-12	
GOVERNMENT AND MUNICIPAL RESOURCES					
Board of Selectmen Town Hall, West Main Street Town Government.	X		20	9-12	
Division of Fisheries & Game Field Headquarters Research capability fish and wildlife resources.	X		25	9-12	PM 1:30 - 4:00
First District Court of Eastern Worcester 175 Milk Street	X		20	* 5-8 9-12	*8:30 - 4:00
Town Clerk's Office Town Hall Secreterial Service for the Town of Westborough and Commonwealth of Mass.	X		15	5-8 9-12	AM
Westborough Fire Department Milk Street	X		20	5-8 9-12	PM
Westborough Police Department Town Hall, West Main Street Keeping of the peace - protection of life and property.	X		15	K-4 5-8 9-12	*

Speakers	Contact	Comments
Yes	Walter A. Kinell, Jr. 366-4111	
Yes	Harold Feldman 366-5606	
*Yes	Barbara Balfour 366-7186	*Worcester Office
Yes	Gunnar A. Jacobsen, Administrative Ass't. 366-8282	
Yes	C. Bridges 366-4479	
	Mr. Charles E. Luke Driscoll, Clerk of Court 366-8266	*Cubs & Brownies *Court Sessions begin at 9AM-Thursday
No	Mrs. Elizabeth M. Balser 366-5531	
No	Chief Rocco Paolini or Lt. on Duty 366-4422	Grade 6-12 best suited for this program.
Yes	Sgt. Thomas F. Halloran 366-8801	*It will be necessary to call the station. If we have prisoners we could not take the group. Speaker - Lt. Daniel Campion